

**From:** aprilhrynyk@comcast.net on 09/18/2004 04:01:42 AM

**Subject:** Disputes on Credit Cards

I have been trying to build back my credit by paying off my revolving accounts. I pulled my credit report in August and thought well good my Capital One (my only open bankcard at that time) is helping me out. I just pulled another report and found that Capital One is reporting the limit at all, I re-opened a store account and found that was my only credit available. When I contacted Capital One, the women I spoke to claimed this was helping my score, when I told her it didn't, she didn't want to hear it. I called back to see what someone else would say and the next women I spoke to said it was their policy and that they don't report it because it is no one else's business. I just said to her it was a bad policy because what ever the high balance is, is what the agency takes as your available credit thereby increasing the percentage of your total credit you are using. She couldn't tell me if they would changing their policy. I did a search on the internet and found that

this is a problem and wanted to give my comments.

Sincerely,

April Hrynyk-Bampoe